

Rights for house buyers

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A ROOF over the head, a shirt on the back, food on the table and access to healthcare and education are among the basic needs of a citizen that a government is responsible for, and these needs have generally been taken care of all these years. In the case of the roof over your head, the government has since the 1970s been actively working together with the private sector to promote home ownership. Since that time, government efforts have been sullied by some housing developers and it is not just the occasional lapses. The national House Buyers Association has a list of complaints made to it, ranging from non-issuance of strata titles, poor management and maintenance, shoddy workmanship and, perhaps worst of all, abandonment of housing projects. In 2006, of the 245 projects involving 38,744 house buyers, 30 per cent of the complaints involved non-issuance of strata titles, 24 per cent were on management and maintenance, and 14 per cent on abandoned projects.

Abandoned projects are emotionally and financially draining; financially because not only has he to repay the bank for the money it has released to the irresponsible developer on the poor owner's behalf, but also the rent and other costs of his present accommodation. According to the Ministry of Housing and Local Government, a total of 261 housing projects, involving 88,410 houses and flats, were abandoned between 1990 and 2005, with the properties valued at over RM8 billion. Universiti Utara Malaysia don Nuarrual Hilal Md Dahlan says the figures would be higher if they include some of the abandoned projects not listed in the ministry's list or those where the project files have been closed. The ministry also does not take into account projects undertaken by independent contractors, cooperatives and others who are not under the purview of the Housing Development Act, and the housing projects abandoned in Sabah and Sarawak.

Downright embezzlement of progress payment collections, disputes among shareholders and problems involving contractors and disagreements with landowners were among the reasons for the projects being abandoned. The build-and-sell concept, as practised in New South Wales in Australia and Singapore, could be the solution but while the government decides on this, it could in the meantime listen to some of the suggestions of the people who matter. The House Buyers Association wants a "bill of rights for home owners". This reflects the genuine concern of home owners, often borne by hard experience. They will be listing their woes this Saturday. The government should listen.

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